

# Global treatment

Get the expert care you and your children deserve

Available with:  
Life Insurance+  
Critical Illness+  
Income Protection+  
Living Costs Protection



# The latest treatment. Anywhere.

If you had a serious condition like cancer or a heart problem, would you want access to the latest treatment, wherever it was available? Global treatment offers you and your eligible children just that.

## Why add global treatment to your policy?

- **Access to the latest treatments around the world** – get the latest treatment at a hospital abroad if it isn't available in the UK.
- **Travel, accommodation and treatment costs taken care of** – we'll fly you and a companion to the location you've chosen for treatment, and give you £100 for each day that you are hospitalised outside of the UK for your treatment, up to a maximum of 60 days.
- **Cover for serious conditions** – global treatment covers all malignant cancers, neurosurgery, coronary artery bypass surgery, heart valve replacement or repair, bone marrow and live-donor organ transplant.
- **Protection for your precious ones** – global treatment covers your eligible children, too, as well as you.
- **Get peace of mind from a second opinion** – you'll receive an expert second opinion from a specialist selected from the Best Doctors® network of 50,000 peer-recommended medical experts.
- **Just £4 a month** – enhance your protection policy for less than the cost of a cinema ticket.
- **An ideal way to boost your protection policy** – global treatment is available with Life Insurance+, Critical Illness+, Income Protection+ and Living Costs Protection.

## Provided by respected partners

Global treatment is provided by Best Doctors and BDU International®, two organisations dedicated to providing people throughout the world with the best healthcare they can.

'Best Doctors' means 'Best Doctors UK Limited', who are responsible for the second medical opinion. 'BDU International' means 'BDUI Underwriting International SLU', who are responsible for medical and non-medical concierge services for treatment overseas.

# What's included?

From an expert medical opinion to overseas treatment for your condition. Here's what your global treatment option includes.

## Overseas medical treatment

You and your eligible children will be covered for overseas treatment for the following: cancer treatment, coronary artery bypass surgery, heart valve replacement or repair, neurosurgery (for conditions like benign brain or spinal tumours), live-donor organ transplants and bone marrow transplants.

## £100 daily cash allowance

Being in hospital can work out expensive for you and your loved ones. So if you're hospitalised overseas as part of your treatment, you'll receive a cash allowance of £100 a day for up to 60 days.

## £1 million cover per year

The maximum sum insured is £1 million from when the written approval from BDU International is issued.

You can be treated multiple times up to a maximum of £2 million over the policy term.

Please refer to your policy conditions for more information.

## Travel and accommodation costs

Your plan also pays for and organises travel and 3-4-star accommodation for you and a companion. What's more, if it's your child who's ill, global treatment will pay the expenses for both parents (or a parent and a companion).

## Ongoing medication

When you return to the UK, your global treatment plan will also cover ongoing medication costs up to £50,000. This covers the costs of approved medications that are not funded, or only partially funded, by the NHS.

# How global treatment works.

It's simple. As soon as you've received a diagnosis, one call to Best Doctors will set things moving. Here's what happens next.

## 1 Best Doctors investigate

Once you've called up, Best Doctors will arrange for you to receive a second medical opinion from a selected specialist from its worldwide network of peer-recommended doctors and surgeons. They'll provide you with an analysis of your diagnosis and recommended treatment options. When this is completed, your case will be passed to BDU International to take forward.

## 2 You choose a treatment plan

From the options you're presented with, you can choose which course of treatment you wish to proceed with. You'll also be able to pick which international hospital suits you best from a number of options.

## 3 Arrangements are taken care of

BDU International will arrange, coordinate and organise payment for your hospital admission, travel and accommodation for you and a companion. If it's your child who's unwell, your plan pays for both parents' expenses (or one parent and a companion).

## 4 You receive your treatment

You'll then be treated at your chosen hospital, and will receive a daily cash allowance of £100. See page 3 for details.

## 5 You return to the UK

Once you return home to the UK, BDU International will continue to be available for post-treatment support and advice. You'll also be covered for ongoing medication costs of up to £50,000. See page 3 for details.

# About our partners.

Global treatment is provided by Aviva in association with two specialist medical organisations.

## Best Doctors

Founded in 1989 by Harvard Medical School professors, Best Doctors is a global benefits provider that serves more than 40 million members in every major region of the world.

Best Doctors' innovative services include access to a network of highly regarded physicians who have been selected by other leading doctors. With every service offered, the goal remains the same: to help people in need get the right diagnosis and treatment, significantly improving health outcomes.

## BDU International

BDU International is a specialist international underwriting agency with a mission. They believe that anyone with a serious illness should be able to have the very best treatment from hospitals and specialist clinics around the world.

Their stated goal is to give people the chance to access treatment at the hands of expert doctors and medical specialists throughout the world – without having to ask, “Can I afford it?”



**For more information about Global treatment,  
please speak to your financial adviser.**

**To make a claim, call Best Doctors on 0800 085 660**

Global treatment is provided in conjunction with Best Doctors\*\* and BDUI.\*\*

\* "Best Doctors" means Best Doctors UK Limited, which is responsible for the second medical opinion. Best Doctors specialises in the provision of care services and specialised medical information. BEST DOCTORS SERVICES SL at C/ ALMAGRO 36, 1º planta, 28010, Madrid, Spain, registered in the Mercantile Registry in Madrid under hoja m-554734, tomo 30823, folio 126 and tax number (CIF) B86661857.

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